

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In re:

Andrew Joseph Komorowski  
Carol Rose Komorowski  
Debtor(s)

Bankruptcy Case No.: 13-11467-TPA  
Related to Docket No. 139  
Chapter: 13  
Docket No.: 141 - 139  
Concil. Conf.: November 28, 2017 at 09:30 AM

**ORDER**

**WHEREAS**, the Trustee filed and served a *Certificate of Default Requesting Dismissal of Case*, alleging that the Debtor(s) failed to make regular plan payments and are in material default under the plan,

**IT IS HEREBY ORDERED** that, on or before **October 10, 2017**, Debtor(s) must file *Documentary Proof of Payment* according to the accompanying *Instructions*, together with either:

1. a *Notarized Affidavit* or *Declaration* under penalty of perjury that states Debtor(s)' current mailing address and includes an explanation of Debtor(s)' failure to comply with the current plan payment and/or a statement setting forth why the Debtor(s) dispute the *Certificate of Default*;

**OR**

2. a *Notice of Proposed Modification to Confirmed Plan* and an *Amended Plan* to cure the plan defaults. Debtor(s) must make all plan payments in accordance with the *Amended Plan* pending its confirmation. If the Debtor(s) default on such plan payments, and if the Trustee moves for dismissal of this case, the case will be **DISMISSED**, without further notice or hearing.

**IT IS FURTHER ORDERED** that, if the Debtor(s) elect to file an *Amended Plan*, the Debtor(s) must immediately serve a copy of the *Notice of Proposed Modification to Confirmed Plan*, the *Amended Plan*, and the *Documentary Proof of Payment* on the Chapter 13 Trustee and all parties on the mailing matrix and file a *Certificate of Service* with the Clerk.

On or before **October 25, 2017**, if the Debtor(s) elect to file an *Amended Plan*, all *Objections* must be filed and served on the Debtor(s), Chapter 13 Trustee and any creditor whose claim is the subject of the *Objection*. Any creditor who files a timely *Objection* must appear at the scheduled Conciliation Conference. Untimely *Objections* will not be considered.

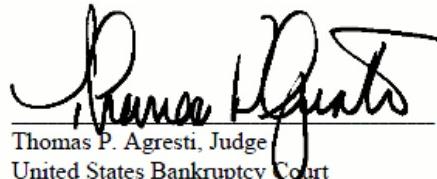
On **November 28, 2017 at 09:30 AM** a Conciliation Conference (on plan defaults or the *Amended Plan*) will occur with the Chapter 13 Trustee at Bankruptcy Courtroom, U.S. Courthouse, 17 South Park Row, Erie, PA 16501.

If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.

This case will be **DISMISSED WITHOUT PREJUDICE** and no hearing or conference shall take place, unless the Debtor(s) comply fully with this *Order* by filing and serving all of the required items.

Dated: August 24, 2017

cm: All Creditors and Parties In Interest

  
Thomas P. Agresti, Judge  
United States Bankruptcy Court

**INSTRUCTIONS FOR DOCUMENTARY PROOF OF PAYMENT**

In response to the Trustee's *Certificate of Default Requesting Dismissal of Case*, Debtor(s) must file *Documentary Proof of Payment* that at least one full plan payment has been submitted to the Trustee since the Trustee filed and served the *Certificate of Default*.

The *Documentary Proof of Payment* must include a copy of a money order, cashier's check, earnings statement(s) or pay stub(s) showing payroll or benefit deduction(s) used to make the plan payment.

The *Documentary Proof of Payment* must also include a copy of the Trustee's printout of the Debtor(s)' payment history of receipts (available on the Trustee's website) indicating the amounts and dates of payments received by the Trustee.

Debtor(s)' case name and bankruptcy case number must be included on the payment.

The plan payment must be sent to the Chapter 13 Trustee's lock box bank account addressed to:

Ronda J. Winnenour, Trustee  
P.O. Box 84051  
Chicago, IL 60689-4002

In re:  
 Andrew Joseph Komorowski  
 Carol Rose Komorowski  
 Debtors

Case No. 13-11467-TPA  
 Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: jmar  
 Form ID: 213

Page 1 of 2  
 Total Noticed: 38

Date Rcvd: Aug 24, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 26, 2017.

db/jdb +Andrew Joseph Komorowski, Carol Rose Komorowski, 448 East 28th Street,  
 Erie, PA 16504-1110  
 cr +Deutsche Bank National Trust Company, by its serv., Stern & Eisenberg, PC, 1581 Main St,  
 Suite 200, Warrington, Pa 18976-3400  
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,  
 Pittsburgh, PA 15212-5860  
 cr +Wells Fargo Bank, National Association, by its ser., Stern & Eisenburg, PC, 1581 Main St,  
 Suite 200, Warrington, Pa 18976-3400  
 13856433 +American InfoSource LP as agent for, DIRECTV, LLC, Mail Station N387, 2230 E Imperial Hwy,  
 El Segundo, CA 90245-3504  
 13761568 +Beneficial Auto / Santander, Santander Consumer USA, Po Box 961245, Attn: Bankruptcy,  
 Fort Worth, TX 76161-0244  
 13761569 +Capital One / Best Buy, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032  
 13761570 +Capital One Bank, Attn: Bankruptcy Dept., Po Box 30285, Salt Lake City, UT 84130-0285  
 13761571 +City National Bank / Ocwen Loan Service, Attn: Bankruptcy, PO Box 24738,  
 West Palm Beach, FL 33416-4738  
 13761572 +Comenity Bank / Fashion Bug, Po Box 182789, Columbus, OH 43218-2789  
 13761573 +Community Medicine, Inc., 1024 West View Park Drive, Pittsburgh, PA 15229-1771  
 13761574 +Creditech / Cbalv, Attn: Collections, Po Box 99, Bangor, PA 18013-0099  
 13761575 ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577  
 (address filed with court: Dell Financial Services, Attn: Bankrupcty, Po Box 81577,  
 Austin, TX 78708)  
 13768754 +Department Stores National Bank/Macy's, Bankruptcy Processing, Po Box 8053,  
 Mason, OH 45040-8053  
 13761576 +Diversified Adjustments, Dasi - Bankrupcty, Po Box 32145, Fridley, MN 55432-0145  
 13761577 +Dsnb Macys, 9111 Duke Boulevard, Mason, OH 45040-8999  
 13761578 +Erie County Tax Claim Bureau, 140 West 6th Street, Room 110, Erie, PA 16501-1073  
 13761584 +Hsbc / Kawasaki, Attention: Bankruptcy, PO Box 9068, Brandon, FL 33509-9068  
 13830507 +MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051  
 13761585 +Midland Mortgage Company, Mid First Bank, Attention: Bankruptcy, PO Box 26648,  
 Oklahoma City, OK 73126-0648  
 13761586 Nco Financial / 51, Po Box 13574, Philadelphia, PA 19101  
 13777552 +Ocwen Loan Servicing, LLC, Attn: Donnya Reagor, 2900 Esperanza Crossing,  
 Austin TX 78758-3658  
 13761587 +Saint Vincent Institute, 3530 Peach Street, LL 1, Erie, PA 16508-2768  
 13761588 +Santander Consumer Usa, Po Box 961245, Ft Worth, TX 76161-0244  
 13761589 +Saxon Mortgage Service, 4700 Mercantile Dr., Fort Worth, TX 76137-3605  
 13761590 +Td Bank Usa / Target Credit, Po Box 673, Minneapolis, MN 55440-0673  
 13777553 +Udren Law Offices, Attn: Stuart P. Winneg, Esquire, 111 Woodcrest Road,  
 Cherry Hill NJ 08003-3620  
 13761583 ++WACHOVIA BANK NA, MAC X2303-01A, 1 HOME CAMPUS, 1ST FLOOR, DES MOINES IA 50328-0001  
 (address filed with court: Homeq Servicing, Po Box 13716, Sacramento, CA 95853)  
 13790165 Wells Fargo Bank NA, PO Box 10438, Des Moines IA 50306-0438  
 13761591 +Wells Fargo Finance Bank, Attention: Bankruptcy, Po Box 10438, Des Moines, IA 50306-0438

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13802232 +E-mail/Text: ebn@squaretwofinancial.com Aug 25 2017 00:57:20 CACH, LLC,  
 4340 S. Monaco Street, 2nd Floor, Denver, CO 80237-3485  
 13761579 +E-mail/Text: kthomas@eriefcu.org Aug 25 2017 00:56:33 Erie Federal Credit Union,  
 1109 East 38th Street, Erie, PA 16504-1845  
 13761580 +E-mail/PDF: gecsedri@recoverycorp.com Aug 25 2017 00:57:54 GE Capital Retail Bank / JCPenney,  
 Attention: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104  
 13761581 +E-mail/PDF: gecsedri@recoverycorp.com Aug 25 2017 00:58:18 GE Capital Retail Bank / Lowes,  
 Attention: Bankruptcy Department, Po Box 103104, Roswell, GA 30076-9104  
 13761582 +E-mail/PDF: gecsedri@recoverycorp.com Aug 25 2017 00:58:17 GE Capital Retail Bank / Walmart,  
 Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104  
 14104034 +Fax: 407-737-5634 Aug 25 2017 01:49:06 Ocwen Loan Servicing, LLC,  
 ATTN: Cashiering Department, 1661 Worthington Rd., Suite 100,  
 West Palm Beach, FL 33409-6493  
 13819744 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfolio recovery.com Aug 25 2017 00:58:23  
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
 13807855 E-mail/Text: bnc-quantum@quantum3group.com Aug 25 2017 00:56:35  
 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788  
 TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Erie Federal Credit Union  
 cr MIDLFIRST BANK  
 cr Wells Fargo Bank, NA , As Trustee Under Pooling An

District/off: 0315-1 User: jmar Page 2 of 2 Date Rcvd: Aug 24, 2017  
Form ID: 213 Total Noticed: 38

14128127\* +Ocwen Loan Servicing, LLC, Attn: Cashiering Department, 1661 Worthington RD., Suite 100,  
West Palm Beach, FL 33409-6493 TOTALS: 3, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 26, 2017

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 24, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor MIDFIRST BANK agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmllawgroup.com  
Andrew John Marley on behalf of Creditor Wells Fargo Bank, National Association, by its servicer, Ocwen Loan Servicing, LLC amarley@sterneisenberg.com, ckohn@sterneisenberg.com  
Daniel P. Foster on behalf of Joint Debtor Carol Rose Komorowski dan@mrdebtbuster.com, clarissa@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com  
Daniel P. Foster on behalf of Debtor Andrew Joseph Komorowski dan@mrdebtbuster.com, clarissa@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com  
James Warmbrodt on behalf of Creditor MIDFIRST BANK bkgroup@kmllawgroup.com  
Jeremy J. Kobeski on behalf of Creditor Wells Fargo Bank, NA , As Trustee Under Pooling And Servicing Agreement et al pawb@fedphe.com  
Jerome B. Blank on behalf of Creditor Wells Fargo Bank, NA , As Trustee Under Pooling And Servicing Agreement et al pawb@fedphe.com  
Joseph P. Schalk on behalf of Creditor Wells Fargo Bank, NA , As Trustee Under Pooling And Servicing Agreement et al pawb@fedphe.com, joseph.schalk@phelanhallinan.com  
Leslie J. Rase, Esq. on behalf of Creditor Deutsche Bank National Trust Company, by its servicer Ocwen Loan Servicing, LLC lrase@sterneisenberg.com, ddelvecchio@sterneisenberg.com;dbogucki@sterneisenberg.com  
Leslie J. Rase, Esq. on behalf of Creditor Wells Fargo Bank, National Association, by its servicer, Ocwen Loan Servicing, LLC lrase@sterneisenberg.com, ddelvecchio@sterneisenberg.com;dbogucki@sterneisenberg.com  
Michael S. Jan Janin on behalf of Creditor Erie Federal Credit Union mjanjanin@quinnfirm.com, knottingham@quinnfirm.com;mboni@quinnfirm.com;mgleba@quinnfirm.com;mmbquinnbankruptcy@gmail.com;myers@quinnfirm.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com, Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com  
William E. Miller on behalf of Creditor Deutsche Bank National Trust Company, by its servicer Ocwen Loan Servicing, LLC wmillier@sterneisenberg.com, bkecf@sterneisenberg.com  
TOTAL: 15